Electronic Acknowledgement Receipt				
EFS ID:	4607982			
Application Number:	10685277			
International Application Number:				
Confirmation Number:	4917			
Title of Invention:	System, method and apparatus for providing financial services			
First Named Inventor/Applicant Name:	Sheldon H. Foss			
Customer Number:	35856			
Filer:	Adam E. Crall			
Filer Authorized By:				
Attorney Docket Number:	03001.1030			
Receipt Date:	14-JAN-2009			
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Time Stamp:	09:33:37			
Application Type:	Utility under 35 USC 111(a)			

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Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
Applicant Arguments/Remarks Made in an Amendment	AmdRespOA11-7-08.pdf	93485	no	12	
		37a1f4386ef5ff7689a2522d398a4f7a7afe6 b34			

Warnings:

Information:

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.